

SERFF Tracking Number: PMGP-125442831 State: Arkansas
Filing Company: PMI Mortgage Insurance Co State Tracking Number: #319002 \$50
Company Tracking Number: 002.08 PMI
TOI: 06.0 Mortgage Guaranty Sub-TOI: 06.0000 MG Sub-TOI Combinations
Product Name: 002.08 PMI - Limited Documentation Endorsement, form UW 2170.25 (03/08), to the First Lien Master Policy
Project Name/Number: 002.08 PMI - Limited Documentation Endorsement, form UW 2170.25 (03/08), to the First Lien Master Policy/002.08 PMI

Filing at a Glance

Company: PMI Mortgage Insurance Co

Product Name: 002.08 PMI - Limited SERFF Tr Num: PMGP-125442831 State: Arkansas

Documentation Endorsement, form UW
2170.25 (03/08), to the First Lien Master Policy

TOI: 06.0 Mortgage Guaranty

SERFF Status: Closed

State Tr Num: #319002 \$50

Sub-TOI: 06.0000 MG Sub-TOI Combinations Co Tr Num: 002.08 PMI

State Status: Fees verified and
received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Authors: Madge Bagala, Barbara
Coronado

Disposition Date: 02/14/2008

Date Submitted: 02/01/2008

Disposition Status: Approved

Effective Date Requested (New): 03/17/2008

Effective Date (New): 03/17/2008

Effective Date Requested (Renewal): 03/17/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: 002.08 PMI - Limited Documentation Endorsement, form Status of Filing in Domicile: Not Filed
UW 2170.25 (03/08), to the First Lien Master Policy

Project Number: 002.08 PMI

Domicile Status Comments: Arizona - No filing
required state

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/14/2008

State Status Changed: 02/05/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for filing with the Department of Insurance is PMI Mortgage Insurance Co.'s ("PMI") Limited Documentation
Loan Endorsement, form UW 2170.25 (03/08), to the previously filed, First Lien Master Policy, form UW 2170.00
(03/94).

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The proposed endorsement modifies the language under the Master Policy by (a) adding a definition of "Limited Documentation Loan" to the Policy, (b) clarifying that the incontestability language in the Master Policy applies to Limited Documentation Loans regardless of how they are delivered for insurance, and (c) adding language to confirm the coverage which is excluded under the "Negligence and Fraud Exclusion."

The proposed effective date for this form is March 17, 2008, or as soon thereafter as approved. Should you need additional information, please contact me by e-mail or at 800-288-1970, extension 6211.

Sincerely,

Madge Bagala

Enclosures

Company and Contact

Filing Contact Information

(This filing was made by a third party - PMIG01)

Madge Bagala, Director, Legal Operations madge.bagala@pmigroup.com
3003 Oak Road (800) 288-1970 [Phone]
Walnut Creek, CA 94597 (925) 658-6175[FAX]

Filing Company Information

PMI Mortgage Insurance Co CoCode: 27251 State of Domicile: Arizona
3003 Oak Road Group Code: 1135 Company Type: Mortgage Guaranty
Walnut Creek, CA 94597 Group Name: The PMI Group, Inc. State ID Number:
(800) 288-1970 ext. [Phone] FEIN Number: 94-2208266

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

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Fee Explanation:

Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	02/14/2008	02/14/2008

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Disposition

Disposition Date: 02/14/2008

Effective Date (New): 03/17/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Limited Documentation Loan Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Limited Documentation Loan Endorsement	UW 2170.25 (03/08)	03-08	Endorsement/New Amendment/Conditions		0.00	Ltd Doc End 03-08.pdf



LIMITED DOCUMENTATION
LOAN ENDORSEMENT TO
FIRST LIEN MASTER POLICY

LIMITED DOCUMENTATION LOAN ENDORSEMENT TO
FIRST LIEN MASTER POLICY,
FORMS UW 2170.00 (3/94) and UW 2171.00 KS (3/94)

This Limited Documentation Loan Endorsement (the “Endorsement”) applies to mortgage insurance coverage under the First Lien Master Policy (the “Policy”) on Limited Documentation Loans, as that phrase is defined in the new Section I., QQ., (or Section I., RR. if the Partner Delivered Quality[®] Endorsement, Forms UW 2170.03 (5/95) or UW 2170.05 KS (5/95) applies) set forth herein and added to the Policy by this Endorsement.

It is understood and agreed that the following applies to Limited Documentation Loans insured under the Policy, which are issued Commitments on and after the Effective Date of the Endorsement:

1. The following provision is hereby added to the Policy as a new Section I., QQ., (or Section I., RR. if the Partner Delivered Quality[®] Endorsement applies):

*QQ. (RR.) **Limited Documentation Loan** means a Loan in which the originator does not require documentation of, and does not verify, certain Borrower information including but not limited to the Borrower’s income, assets, deposit information, and/or employment, and which is identified as a Limited Documentation Loan on the Commitment and Certificate.*

2. The existing Section III., E. of the Policy (Exclusions from Coverage -- Negligence and Fraud Exclusion) is hereby amended by the addition of the following underlined sentence:

E. Any Claim involving or arising out of, or any Claim where the origination of the Loan or extension of coverage hereunder involved or arose out of, any dishonest, fraudulent, criminal, or knowingly wrongful act (including error or omission) by the Insured, the Servicer or any agent of the Insured or Servicer; or any Claim involving or arising out of the negligence of the Insured or the Servicer, which negligence is material either to the acceptance of the risk or to the hazard assumed by the Company. A Limited Documentation Loan may be excluded from coverage under this Negligence and Fraud Exclusion based on the material misrepresentation of a fact that is not required to be verified under a loan originator’s Limited Documentation Loan program guidelines.

3. Section VI., C. of the Policy (Additional Conditions -- Representations and Reliance, Incontestability) in its original form as set forth in the Policy and unchanged by any previously issued endorsement (including the Partner Delivered Quality[®] Endorsement, Forms UW 2170.03 (5/95) and UW 2170.05 KS (5/95), and the Quality Program Endorsement, Form UW 2170.24 (07/07), to the First Lien Master Policy) shall apply to any Limited Documentation Loan.

All conditions of the Policy not modified by this Endorsement remain in full force and effect for all Loans insured under the Policy.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 02/14/2008

Comments:

Attachment:

NAIC forms 03-17-08.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business	
Renewal Business	

f. State Filing #:

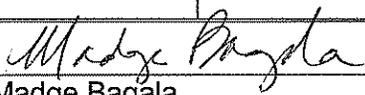
g. SERFF Filing #:

h. Subject Codes

3. Group Name				Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	
PMI Mortgage Insurance Co.	Arizona	27251	94-2208266	

5. Company Tracking Number **002.08 PMI**

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Madge Bagala 3003 Oak Road Walnut Creek, CA 94597	Director of Legal Operations	800-288-1970	925-658-6175	madge.bagala@ pmigroup.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Madge Bagala			

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	06.0 Mortgage Guaranty
10. Sub-Type of Insurance (Sub-TOI)	06.0000 Mortgage Guaranty
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Limited Document Endorsement to First Lien Master Policy
13. Filing Type	[] Rate/Loss Cost [] Rules [] Rates/Rules [X] Forms [] Combination Rates/Rules/Forms [] Withdrawal [] Other (give description)
14. Effective Date(s) Requested	New: 03/17/2008 Renewal:
15. Reference Filing?	[] Yes [X] No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	02/01/2008
19. Status of filing in domicile	[X] Not Filed [] Pending [] Authorized [] Disapproved Filing Not Required in Domicile State of Arizona

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 002.08 PMI

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Enclosed for filing with the Department of Insurance is PMI Mortgage Insurance Co.'s ("PMI") Limited Documentation Endorsement, form UW 2170.25 (03/08), to the previously filed, First Lien Master Policy, form UW 2170.00 (03/94).

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22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1. This filing transmittal is part of Company Tracking #	002.08 PMI
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2. This filing corresponds to rate/rule filing number <small>(Company tracking number of rate/rule filing, if applicable)</small>	N/A
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Limited Document Endorsement	UW 2170.25 (03/08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A	N/A
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

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